

AMENDMENTS TO THE CLAIMS

1. (Previously presented) A computer-implemented method of automatically evaluating a financial account applicant for a financial institution, the method comprising the acts of:
 - electronically accessing credit bureau data for the applicant;
 - electronically accessing account information for the applicant;
 - electronically generating a score for the applicant based on the credit bureau data and the account information; and
 - determining whether to open the financial account based on the score.
2. (Original) A method as set forth in claim 1 wherein the act of determining whether to open the financial account includes the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to accept the application.
3. (Original) A method as set forth in claim 1 and further comprising the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to offer additional products and services of the financial institution to the applicant.
4. (Previously presented) A method as set forth in claim 1 and further comprising the act of electronically accessing demographic data for the applicant and wherein the act of generating the score includes the act of basing the score on the demographic data.
5. (Original) A method as set forth in claim 4 wherein the demographic data includes at least one of household income, home ownership, and education level.
6. (Original) A method as set forth in claim 1 and further comprising the act of performing a preliminary financial account information database search.

7. (Original) A method as set forth in claim 6 and further comprising the act of denying the applicant if the preliminary financial account database search establishes that the applicant had a previous financial account closed "for cause."

8. (Original) A method as set forth in claim 6 and further comprising the act of denying the applicant if the preliminary financial account database search establishes that the applicant has submitted more than a specified number of financial account applications to financial institutions within a given period of time.

9. (Original) A computer-readable medium storing computer-readable instructions for evaluating a financial account applicant, the instructions directing the computer to perform the acts of:

accessing credit bureau data for the applicant;

accessing account information for the applicant;

generating a score for the applicant based on the credit bureau data and the account information; and

determining whether to open the financial account based on the score.

10-25. (Canceled)

26. (Original) A computer-readable medium as set forth in claim 9 wherein the instructions directing the computer to perform the act of determining whether to open the financial account includes instructions directing the computer to perform the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to accept the application.

27. (Original) A computer-readable medium as set forth in claim 9 wherein the instructions further direct the computer to perform the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to offer additional products and services of the financial institution to the applicant.

28. (Original) A computer-readable medium as set forth in claim 9 wherein the instructions further direct the computer to perform the act of accessing demographic data for the applicant and wherein the instructions directing the computer to perform the act of generating the score includes instructions directing the computer to perform the act of basing the score on the demographic data.

29. (Original) A computer-readable medium as set forth in claim 28 wherein the demographic data includes at least one of household income, home ownership, and education level.

30. (Original) A computer-readable medium as set forth in claim 9 wherein the instructions further direct the computer to perform the act of performing a preliminary financial account information database search.

31. (Original) A computer-readable medium as set forth in claim 30 wherein the instructions further direct the computer to perform the act of denying the applicant if the preliminary financial account database search establishes that the applicant had a previous financial account closed "for cause."

32. (Original) A computer-readable medium as set forth in claim 30 wherein the instructions further direct the computer to perform the act of denying the applicant if the preliminary financial account database search establishes that the applicant has submitted more than a specified number of financial account applications to financial institutions within a given period of time.

33-39. (Canceled)

40. (Previously presented) A method as set forth in claim 1 wherein the score is a numerical score.

41. (New) A method of automatically evaluating a financial account applicant for a financial institution, the method comprising:

electronically determining if credit data is available for the applicant;

electronically determining if debit data is available for the applicant;

electronically accessing account information for the applicant;

if only credit data is available for the applicant, using a first mathematical process to calculate a score based on the credit data and the account information;

if credit data and debit data are available, using a second mathematical process to calculate a score based on the credit data, the debit data and the account information; and

determining whether to open the financial account based on the score.

42. (New) A method as set forth in claim 41 wherein the act of determining whether to open the financial account includes the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to accept the application.

43. (New) A method as set forth in claim 41 and further comprising the acts of establishing electronic guidelines for the financial institution and comparing the guidelines against the score to evaluate whether to offer additional products and services of the financial institution to the applicant.

44. (New) A method as set forth in claim 41 and further comprising the act of electronically accessing demographic data for the applicant and wherein the act of generating the score includes the act of basing the score on the demographic data.

45. (New) A method as set forth in claim 44 wherein the demographic data includes at least one of household income, home ownership, and education level.

46. (New) A method as set forth in claim 41 and further comprising the act of performing a preliminary financial account information database search.

47. (New) A method as set forth in claim 46 and further comprising the act of denying the applicant if the preliminary financial account database search establishes that the applicant had a previous financial account closed "for cause."

48. (New) A method as set forth in claim 46 and further comprising the act of denying the applicant if the preliminary financial account database search establishes that the applicant has submitted more than a specified number of financial account applications to financial institutions within a given period of time.

49. (New) A method as set forth in claim 41 and further comprising, if only debit data is available, using a third mathematical process to calculate a score based on the debit data and the account information.